

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

In re: JOSHUA M. RITT	§	Case No. 15-bk-13427
RACHEL A. LOPSHANSKY-RITT	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 05/14/2015.
- 2) The plan was confirmed on 11/03/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 06/18/2020.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,163.54.
- 10) Amount of unsecured claims discharged without full payment: \$166,290.50.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 22,200.00	
Less amount refunded to debtor(s)	\$ 990.00	
<b>NET RECEIPTS</b>		<b>\$ 21,210.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,100.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,648.67	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,748.67</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,400.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
PAUL H YOUNG	Lgl	0.00	3,500.00	3,500.00	2,100.00	0.00
PNC BANK	Uns	0.00	14,830.80	14,830.80	1,832.13	0.00
DISCOVER FINANCIAL SVCS	Uns	14,469.00	15,180.46	15,180.46	1,875.32	0.00
TOYOTA MOTOR CREDIT CORP	Sec	17,611.00	17,342.61	17,342.61	0.00	0.00
WELLS FARGO AUTO FINANCE	Sec	0.00	2,764.37	2,764.37	0.00	0.00
NAVIENT SOLUTIONS INC	Uns	0.00	4,139.90	4,139.90	511.42	0.00
NAVIENT SOLUTIONS INC	Uns	0.00	5,660.04	5,660.04	699.22	0.00
NAVIENT SOLUTIONS INC	Uns	0.00	12,026.85	12,026.85	1,485.75	0.00
CAPITAL ONE BANK	Uns	2,113.00	2,179.10	2,179.10	269.19	0.00
TRANSWORLD SYSTEMS INC	Uns	1,159.00	1,439.65	1,439.65	177.85	0.00
QUANTUM3 GROUP	Uns	480.00	608.66	608.66	75.20	0.00
ECAST SETTLEMENT CORP	Uns	0.00	10,209.96	10,209.96	1,261.29	0.00
ECAST SETTLEMENT CORP	Uns	0.00	6,389.71	6,389.71	789.36	0.00
ECAST SETTLEMENT CORP	Uns	0.00	1,401.18	1,401.18	173.10	0.00
U.S. DEPARTMENT OF EDUCATION	Uns	0.00	51,249.73	51,249.73	6,331.15	0.00
WELLS FARGO HOME MTGE INC	Sec	210,525.00	210,208.30	0.00	0.00	0.00
QUANTUM3 GROUP	Uns	0.00	3,808.48	3,808.48	470.48	0.00
CERASTES LLC	Uns	0.00	12,222.31	12,222.31	1,509.87	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
WFF AUTO	Sec	2,920.00	NA	NA	0.00	0.00
A-1 COLLECTION AGENCY	Uns	-607.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Uns	7,664.00	NA	NA	0.00	0.00
CITIBANK	Uns	17,405.00	NA	NA	0.00	0.00
CITIBANK/THE HOME DEPOT	Uns	2,664.00	NA	NA	0.00	0.00
DSNB MACYS	Uns	1,376.00	NA	NA	0.00	0.00
PNC BANK N.A.	Uns	13,903.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 2,764.37	\$ 0.00	\$ 0.00
All Other Secured	\$ 17,342.61	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 20,106.98	\$ 0.00	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 141,346.83	\$ 17,461.33	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 3,748.67	
Disbursements to Creditors	\$ 17,461.33	
<b>TOTAL DISBURSEMENTS:</b>		\$ 21,210.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/15/2020

By: William C. Miller  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.